

## ACTUARY-MANIPULABLE RATING MODEL AND SYSTEM

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### ABSTRACT OF THE DISCLOSURE

Techniques have been developed whereby an actuary-manipulable rating  
5 model may be defined and transformed into executable form using automated  
techniques. By allowing business users to define, review and revise rating models  
using familiar methodologies and constructs (such as factor tables) and by providing  
an automated facility for transformation of the rating model into an efficient  
executable form, systems and techniques in accordance with some embodiments of  
10 the present invention facilitate rapid deployment and update of insurance product  
offerings.